

Fill in this information to identify the case: Document Page 1 of 5

Debtor 1	Angela L Cephas
Debtor 2	
Debtor 3	
(Spouse, if filing)	
United States Bankruptcy Court for the:	Eastern
	District of Pennsylvania
Case number	19-13271

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to 11 U.S.C. § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC Bank, NA

Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account: 4 1 1 3

Date of payment change:  
Must be at least 21 days after date of this notice 08 / 01 / 2020

New total payment:  
Principal, interest, and escrow, if any \$ 1,566.28

**Part 1: Escrow Account Payment Adjustment**

## 1. Will there be a change in the debtor's escrow account payment?

 No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 686.83

New escrow payment: \$ 574.47

**Part 2: Mortgage Payment Adjustment**

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

 No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

 No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- I am the creditor.  
 I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

By: /s/ Christine Kinderdine

Signature

Date 07 / 06 / 2020

Print: Christine Kinderdine Title Default Support Specialist  
First Name Middle Name Last Name

Company PNC Bank, NA

Address 3232 Newmark Drive  
Number  Street

Miamisburg OH 45342  
City State ZIP Code

Contact phone ( 866 ) 754 - 0659 Email Bankruptcy@pnc.com

## REPRESENTATION OF PRINTED DOCUMENT

Case 19-13271-elf  
Doc# 1820  
Filed 07/06/20 Entered 07/06/20 08:28:43 Desc Main  
Website: pnc.com  
Customer Service 1-800-822-5626ESCROW ACCOUNT  
DISCLOSURE STATEMENTLOAN NUMBER:  
DATE:

June 12, 2020

PROPERTY ADDRESS:  
69 BARTRAM AVE  
LANSDOWNE, PA 19050ANGELA CEPHAS  
JEFFREY CEPHAS  
69 BARTRAM AVE  
LANSDOWNE PA 19050-2903**CURRENT MONTHLY MORTGAGE PAYMENT**

Principal & Interest	991.81
Escrow	656.40
Prorated Escrow Surplus	-18.47
Total Payment	1,629.74

**NEW PAYMENT INFORMATION**

Principal & Interest	991.81
Escrow	574.47
<b>Total Payment</b>	<b>1,566.28</b>
New Payment Effective Date	08/01/20

**COMING YEAR ESCROW PROJECTION**

This statement provides a detailed summary of activity related to your escrow account. PNC Bank maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

**ANTICIPATED ESCROW DISBURSEMENT**

TAXES	\$2,977.19
COUNTY TAX	\$345.19
CITY TAX	\$1,881.92
HAZARD INS	\$1,689.25
<b>TOTAL DISBURSEMENTS</b>	<b>\$6,893.55</b>
<b>DIVIDED BY 12 MONTHS</b>	
<b>MONTHLY ESCROW DEPOSIT</b>	<b>\$574.47</b>

MONTH	PAYMENTS TO ESCROW	DESCRIPTION BEGINNING BALANCE	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
August	574.47	SCHOOL TAX	2,977.19	438.44 *	1,148.94 **
September	574.47			1,012.91	1,723.41
October	574.47			1,587.38	2,297.88
November	574.47			2,161.85	2,872.35
December	574.47			2,736.32	3,446.82
January	574.47			3,310.79	4,021.29
February	574.47			3,885.26	4,595.76
March	574.47	COUNTY TAX	345.19	4,114.54	4,825.04
March		CITY TAX	1,881.92	2,232.62	2,943.12
April	574.47			2,807.09	3,517.59
May	574.47			3,381.56	4,092.06
June	574.47			3,956.03	4,666.53
July	574.47	HAZARD INS	1,689.25	2,841.25	3,551.75

\* The projected escrow balance at the low point.

\*\* The lowest balance the escrow account should attain during the projected period.

**MORE INFORMATION ON REVERSE SIDE****CALCULATION OF ESCROW ADJUSTMENT**

BEGINNING PROJECTED BALANCE	\$2,841.16
BEGINNING REQUIRED BALANCE	\$3,551.66
<b>ESCROW SURPLUS</b>	<b>\$52.78</b>

The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

**IMPORTANT MESSAGES**

Make your check, money order or cashier's check payable to PNC Bank. All Payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance. **Do NOT send cash by mail.**

We understand that you have filed for bankruptcy and have not yet received a discharge. None of the information requested in this statement will be used for the collection of any debts or for purposes prohibited by the Bankruptcy Code or other applicable Federal or state law.

**INTERNET REPRINT**

Your escrow account has a surplus balance of \$52.78. Due to the past due status of your loan, these funds are being retained in your escrow account. Once your loan status is current, you may contact Customer Service about your refund.

LOAN NUMBER: [REDACTED]

DATE: June 12, 2020

Your projected escrow balance as of 7/31/20 is 2,841.16. Your required escrow balance, according to this analysis, should be 3,551.66. This means you have a surplus balance of \$52.78. If a refund check was issued at the time of the analysis, the check is attached to the bottom of this form. Once during this analysis period, your required escrow balance should be reduced to a target balance of \$1,148.94, as it does in August. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage document or state law specifies a lower amount.

#### **Projected Activity from the Previous Analysis**

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

The escrow payment in this projection may not equal the escrow payment in the Account History if an adjustment was made to collect a shortage or refund a surplus.

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			4,344.16
06/20	FHA/RBP	656.40	59.00	4,941.56
07/20	FHA/RBP	656.40	59.00	5,538.96
07/20	HAZARD INS		1,964.37	3,574.59
08/20	FHA/RBP	656.40	59.00	4,171.99
08/20	SCHOOL TAX		2,977.19	1,194.80 **
09/20	FHA/RBP	656.40	59.00	1,792.20
10/20	FHA/RBP	656.40	59.00	2,389.60
11/20	FHA/RBP	656.40	59.00	2,987.00
12/20	FHA/RBP	656.40	59.00	3,584.40
01/21	FHA/RBP	656.40	59.00	4,181.80
02/21	FHA/RBP	656.40	59.00	4,779.20
03/21	FHA/RBP	656.40	59.00	5,376.60
03/21	COUNTY TAX		345.19	5,031.41
03/21	CITY TAX		1,881.92	3,149.49
04/21	FHA/RBP	656.40	59.00	3,746.89
05/21	FHA/RBP	656.40	59.00	4,344.29
TOTAL		7,876.80		7,876.67

#### **Account History**

This is a statement of actual escrow account activity from June 2020 through July 2020. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Your total mortgage payment during the past year was \$1,629.74 of which \$991.81 was your Principal and Interest payment and \$656.40 was your escrow payment.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			-7,594.62
06/20		11,497.20 e	*	3,902.58
06/20	FHA/RBP		59.00 *	3,843.58
07/20		686.83 e	*	4,530.41
07/20	HAZARD INS		1,689.25 *e	2,841.16
TOTAL		12,184.03	1,748.25	

\* Indicates a difference from projected activity either in the amount or the date.

\*\* Required minimum escrow balance.

"e" Indicates estimates for future payments or disbursements.

If you have any questions about this analysis statement, please visit us at [pnc.com/homehg](http://pnc.com/homehg) to send us an email, write to us at PNC Bank; Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-800-822-5626.



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"ORIGINAL DOCUMENT".

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ORIGINAL DOCUMENT  
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UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN **DISTRICT** OF **PENNSYLVANIA**  
**(Philadelphia)**

IN RE: Angela L Cephas	Case No. 19-13271 Judge Eric L. Frank Chapter 13
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CERTIFICATE OF SERVICE OF  
NOTICE OF MORTGAGE PAYMENT CHANGE

I, the undersigned, hereby certify that, on **July 6, 2020**, a true and correct copy of the Notice of Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

**Debtor's Attorney: BRAD J. SADEK**  
**Trustee: WILLIAM C. MILLER, Esq.**  
Office of the United States Trustee

Further, I certify that, on **July 6, 2020**, a true and correct copy of the Notice of Mortgage Payment Change was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the following at the address shown below:

**Angela L Cephas** 69 Bartram Avenue  
Lansdowne, PA 19050

By: /s/ Christine Kinderdine  
Christine Kinderdine  
PNC Bank, N.A.  
3232 Newmark Drive  
Miamisburg, OH 45342  
(866) 754-0659